



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [PINNACLE FINANCIAL PARTNERS, INC.](#)

City/State [NASHVILLE, TN](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [39,400,378](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	38,630,736			34,580,747			35,626,462			32,280,008			26,419,159																	
Net income (\$000)	129,110			125,428			527,323			312,321			400,881																	
Number of BHCs in peer group	134			133			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.54	2.55	45	2.64	2.67	45	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38															
+ Non-interest income	1.08	0.97	64	1.07	1.13	55	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42															
- Overhead expense	1.89	2.18	36	1.79	2.28	20	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16															
- Provision for credit losses	0.03	0.04	57	0.08	-0.12	84	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45															
+ Securities gains (losses)	0	0	14	0	0.01	32	0	0.01	59	0	0.02	48	-0.02	0.01	5															
+ Other tax equivalent adjustments	0	0	9	0	0	11	0	0	10	0	0	6	0.05	0	94															
= Pretax net operating income (tax equivalent)	1.68	1.35	76	1.83	1.78	54	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81															
Net operating income	1.34	1.03	78	1.45	1.36	58	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84															
Net income	1.34	1.02	78	1.45	1.35	58	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84															
Net income (Subchapter S adjusted)				1.74			1.78			1.97			1.18			1.17														
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.93	2.96	47	3.20	3.18	49	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57															
Interest expense	0.21	0.20	63	0.36	0.29	70	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70															
Net interest income (tax equivalent)	2.72	2.75	44	2.84	2.88	44	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.05	0.09	50	0.20	0.16	66	0.17	0.11	70	0.18	0.27	47	0.09	0.21	34															
Earnings coverage of net loan and lease losses (X)	53.77	38.54	71	14.12	25.70	50	17.27	39.72	45	14.30	22.91	55	32.64	24.40	76															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	1.20	40	1.22	1.49	32	1.12	1.23	42	1.27	1.58	31	0.48	0.83	20															
Allowance for loan and lease losses / Total loans and leases	1.06	1.17	41	1.21	1.47	33	1.12	1.20	43	1.26	1.55	32	0.48	0.81	20															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.13	0.47	8	0.34	0.70	19	0.16	0.49	12	0.37	0.71	19	0.46	0.57	40															
30-89 days past due loans and leases / Total loans and leases	0.10	0.32	20	0.08	0.33	11	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19															
Liquidity and Funding																														
Net noncore funding dependence	-5.88	-1.97	36	2.16	-0.51	61	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65															
Net short-term noncore funding dependence	-9.48	-6.65	31	-2.92	-6.88	63	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69															
Net loans and leases / Total assets	61.78	59.31	54	64.88	60.99	60	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64															
Capitalization																														
Tier 1 leverage ratio	9.48	9.06	66	8.92	9.15	44	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35															
Holding company equity capital / Total assets	13.40	10.29	91	14.05	10.72	92	13.80	10.71	89	14.04	11.16	86	15.67	12.43	86															
Total equity capital (including minority interest) / Total assets	13.40	10.40	91	14.05	10.85	91	13.81	10.82	89	14.04	11.29	86	15.67	12.57	85															
Common equity tier 1 capital / Total risk-weighted assets	10.49	12.21	27	10.32	12.57	16	10.93	12.42	27	10.03	12.38	16	9.70	12.17	12															
Net loans and leases / Equity capital (X)	4.61	5.82	25	4.62	5.73	25	4.37	5.53	26	4.54	5.58	27	4.54	5.21	34															
Cash dividends / Net income	16.09	33.45	22	14.11	23.13	30	13.41	28.27	21	18.25	42.30	17	12.43	33.12	15															
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02																
Growth Rates																														
Assets	11.62	9.35	72	20.62	16.49	66	10.12	10.50	56	25.63	16.68	78	11.08	9.26	70															
Equity capital	6.48	4.03	69	13.10	9.13	75	8.28	7.46	67	12.60	6.99	79	9.83	10.49	64															
Net loans and leases	6.27	6.29	57	13	7.22	75	4.30	3.36	60	12.46	9.07	70	11.99	9.10	70															
Noncore funding	-31.62	-10.65	21	-17.80	-25.09	62	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	5.63	11.08	40	8.38	11.33	51	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63															
Equity investment in subsidiaries / Equity capital	103.70	103.47	56	104.48	102.85	62	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80															
Cash from ops + noncash items + op expense / Op expense + dividends	176.69	125.04	69	194.80	98.58	86	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	224,569	226,261	918,125	914,830	954,008	-0.75	140.37
Income from lease financing receivables.....	3,189	1,761	8,613	7,182	4,340	81.09	2391.41
Fully taxable income on loans and leases.....	226,742	227,320	923,554	919,170	956,110	-0.25	143.14
Tax-exempt income on loans and leases.....	1,016	702	3,184	2,842	2,238	44.73	237.54
Estimated tax benefit on income on loans and leases.....	336	236	1,081	910	1	42.37	98.11
Income on loans and leases (tax equivalent).....	228,094	228,258	927,819	922,922	958,349	-0.07	143.36
Investment interest income (tax equivalent).....	33,066	27,298	116,621	110,024	97,800	21.13	265.11
Interest on balances due from depository institutions.....	1,303	713	3,853	4,038	9,346	82.75	251.21
Interest income on other earning assets.....	1,773	606	3,701	2,730	5,415	192.57	299.32
Total interest income (tax equivalent).....	264,236	256,875	1,051,994	1,039,714	1,070,910	2.87	155.06
Interest on time deposits of \$250K or more	578	1,828	5,017	15,387	17,944	-68.38	33.18
Interest on time deposits < \$250K.....	1,949	6,328	16,389	55,254	72,658	-69.20	44.16
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,723	9,312	32,710	64,906	141,038	-17.06	21.95
Interest on other borrowings and trading liabilities.....	5,701	5,535	22,186	38,419	51,386	3.00	228.78
Interest on subordinated debt and mandatory convertible securities	3,191	6,044	22,511	25,288	18,767	-47.20	-9.42
Total interest expense.....	19,142	29,047	98,813	199,254	301,793	-34.10	43.11
Net interest income (tax equivalent).....	245,094	227,828	953,181	840,460	769,117	7.58	171.66
Non-interest income.....	104,070	92,610	394,112	306,500	259,014	12.37	246.08
Adjusted operating income (tax equivalent)	349,164	320,438	1,347,293	1,146,960	1,028,131	8.96	190.26
Overhead expense.....	182,651	154,829	661,257	568,935	498,109	17.97	194.21
Provision for credit losses.....	2,787	7,235	16,126	191,734	27,283		-23.66
Securities gains (losses)	-61	0	759	986	-5,941		
Other tax equivalent adjustments	-2	-2	-16	-18	13,443		
Pretax net operating income (tax equivalent).....	162,496	157,954	669,990	387,760	511,010	2.88	197.84
Applicable income taxes	28,480	28,220	124,582	59,037	96,656	0.92	106.51
Tax equivalent adjustments	4,906	4,306	18,069	16,386	13,457	13.93	340.00
Applicable income taxes (tax equivalent).....	33,386	32,526	142,651	75,423	110,113	2.64	123.98
Minority interest	0	0	16	16	16		
Net income before discontinued operations, net of minority interest	129,110	125,428	527,323	312,321	400,881	2.94	225.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	129,110	125,428	527,323	312,321	400,881	2.94	225.60
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	129,110	125,428	527,339	312,337	400,897	2.94	225.60
Investment securities income (tax equivalent).....	33,066	27,298	116,621	110,024	97,800	21.13	265.11
US Treasury and agency securities (excluding mortgage-backed securities)	2,195	444	4,854	2,321	2,820	394.37	2422.99
Mortgage-backed securities	9,264	8,036	34,042	34,176	34,639	15.28	66.20
All other securities	21,607	18,818	77,725	73,527	60,341	14.82	536.36
Cash dividends declared.....	20,772	17,701	70,696	56,985	49,828	17.35	195.69
Common	20,772	17,701	70,696	56,985	49,828	17.35	195.69
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.74	2.75	48	2.97	2.96	51	2.95	2.85	58	3.22	3.27	45	4.05	4	56
Less: Interest expense	0.20	0.19	64	0.34	0.27	71	0.28	0.23	67	0.62	0.48	75	1.14	0.98	70
Equals: Net interest income (tax equivalent)	2.54	2.55	45	2.64	2.67	45	2.68	2.60	51	2.60	2.77	33	2.91	3.01	38
Plus: Non-interest income	1.08	0.97	64	1.07	1.13	55	1.11	1.04	59	0.95	1.21	43	0.98	1.32	42
Equals: adjusted operating income (tax equivalent)	3.62	3.56	65	3.71	3.87	50	3.78	3.70	62	3.55	4.04	27	3.89	4.41	26
Less: Overhead expense	1.89	2.18	36	1.79	2.28	20	1.86	2.17	29	1.76	2.57	16	1.89	2.69	16
Less: Provision for credit losses	0.03	0.04	57	0.08	-0.12	84	0.05	-0.09	82	0.59	0.51	65	0.10	0.15	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	14	0	0.01	33	0	0.01	59	0	0.02	48	-0.02	0.01	5
Plus: other tax equivalent adjustments	0	0	9	0	0	11	0	0	10	0	0	6	0.05	0	94
Equals: Pretax net operating income (tax equivalent)	1.68	1.35	76	1.83	1.78	54	1.88	1.66	72	1.20	1.04	58	1.93	1.56	81
Less: Applicable income taxes (tax equivalent)	0.35	0.31	58	0.38	0.40	45	0.40	0.38	63	0.23	0.23	50	0.42	0.36	68
Less: Minority interest	0	0	42	0	0	42	0	0	80	0	0	79	0	0	73
Equals: Net operating income	1.34	1.03	78	1.45	1.36	58	1.48	1.26	74	0.97	0.81	64	1.52	1.19	84
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.34	1.02	78	1.45	1.35	58	1.48	1.26	74	0.97	0.82	63	1.52	1.19	84
Memo: Net income (last four quarters)	1.45	1.17	76	1.21	1.07	66	1.48	1.26	74	0.97	0.82	63	1.52	1.19	83
Net income-BHC and noncontrolling (minority) interest	1.34	1.04	77	1.45	1.37	58	1.48	1.27	74	0.97	0.83	63	1.52	1.20	84
Margin Analysis															
Average earning assets / Average assets	93.44	93.16	57	92.91	93.08	49	93.09	93.08	51	92.38	92.32	51	90.31	91.05	38
Average interest-bearing funds / Average assets	58.44	60.43	48	63.80	62.97	60	60.97	61.99	53	63.91	64.06	50	66.42	65.57	53
Interest income (tax equivalent) / Average earning assets	2.93	2.96	47	3.20	3.18	49	3.17	3.06	53	3.49	3.55	42	4.49	4.41	57
Interest expense / Average earning assets	0.21	0.20	63	0.36	0.29	70	0.30	0.25	68	0.67	0.52	74	1.26	1.08	70
Net interest income (tax equivalent) / Average earning assets	2.72	2.75	44	2.84	2.88	44	2.87	2.80	50	2.82	3.01	33	3.22	3.33	40
Yield or Cost															
Total loans and leases (tax equivalent)	3.83	3.88	51	4	4.05	50	4.02	4.01	55	4.23	4.27	51	5.09	5.09	55
Interest-bearing bank balances	0.15	0.18	24	0.09	0.10	23	0.12	0.14	16	0.20	0.27	31	2	2.04	42
Federal funds sold and reverse repos	0.38	0.28	72	0	0.26	21	0.33	0.25	76	0.13	0.68	20	1.69	2.44	26
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.87	2.93	46	3.14	3.15	47	3.12	3.04	50	3.43	3.51	38	4.49	4.36	60
Investment securities (tax equivalent)	2.15	1.78	82	2.37	1.84	84	2.25	1.77	83	2.61	2.25	79	2.83	2.76	59
US Treasury and agency securities (excluding mortgage-backed securities)	1.05	1.09	50	0.73	1.30	24	0.89	1.14	32	1.48	1.75	36	2.19	2.32	47
Mortgage-backed securities	1.87	1.67	72	2.03	1.60	79	1.84	1.57	80	2.11	2.05	53	2.55	2.61	44
All other securities	2.51	2.75	46	2.68	2.93	44	2.62	2.81	48	2.88	3.24	39	3.03	4.06	18
Interest-bearing deposits	0.19	0.16	65	0.35	0.26	71	0.27	0.21	69	0.74	0.53	75	1.57	1.10	81
Time deposits of \$250K or more	0.43	0.48	49	1.03	0.82	68	0.76	0.66	65	1.89	1.42	85	2.31	1.96	80
Time deposits < \$250K	0.50	0.44	67	0.99	0.78	73	0.79	0.62	72	1.72	1.36	80	2.31	1.82	81
Other domestic deposits	0.16	0.13	69	0.22	0.17	70	0.19	0.15	70	0.46	0.36	75	1.29	0.93	81
Foreign deposits	0	0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.12	0.16	44	0.20	0.18	73	0.15	0.17	65	0.23	0.62	14	0.50	1.86	16
Other borrowed funds and trading liabilities	2	1.14	83	1.81	1.38	71	1.91	1.27	74	1.77	1.50	64	2.05	2.38	29
All interest-bearing funds	0.34	0.31	67	0.53	0.42	70	0.45	0.37	68	0.97	0.74	76	1.72	1.49	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	104,070	92,610	394,112	306,500	259,014
Fiduciary activities income	5,973	4,687	20,724	16,496	14,184
Service charges on deposit accounts - domestic	8,318	6,627	30,016	25,844	28,754
Trading revenue.....	281	451	847	-1,109	-80
Investment banking fees and commissions.....	10,691	8,191	37,918	29,536	24,188
Insurance activities revenue.....	4,036	3,225	10,516	10,055	9,344
Venture capital revenue.....	1,710	3,440	23,109	1,068	2,786
Net servicing fees	2,086	1,583	7,373	5,452	4,216
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	7,814	16,837	49,977	60,657	23,787
Other non-interest income.....	63,161	47,569	213,632	158,501	151,835
Total overhead expenses	182,651	154,829	661,257	568,935	498,109
Personnel expense.....	121,705	102,668	435,692	334,292	313,359
Net occupancy expense.....	14,929	13,111	54,960	52,021	48,374
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,871	2,206	8,518	9,793	9,908
Other operating expenses.....	44,146	36,844	162,087	172,829	126,468
Fee income on mutual funds and annuities.....	1,799	1,717	7,559	6,271	6,193
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,988	2,621	2,841	2,634	2,440
Average personnel expense per employee.....	40.73	39.17	153.36	126.91	128.43
Average assets per employee.....	12,928.63	13,193.72	12,540.11	12,255.13	10,827.52

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.73	2.26	51	1.85	2.10	50	1.92	2.17	49	2.05	2.02	57	2.39	2.72
Overhead expenses / Net Interest Income + non-interest income	53.06	61.09	23	48.98	59.31	12	49.75	59.28	16	50.32	62.28	13	48.45	61.29
Percent of Average Assets														
Total overhead expense	1.89	2.18	36	1.79	2.28	20	1.86	2.17	29	1.76	2.57	16	1.89	2.69
Personnel expense.....	1.26	1.21	61	1.19	1.28	41	1.22	1.21	55	1.04	1.30	25	1.19	1.41
Net occupancy expense.....	0.15	0.23	17	0.15	0.24	14	0.15	0.23	18	0.16	0.26	13	0.18	0.28
Other operating expenses.....	0.48	0.71	17	0.45	0.73	12	0.48	0.72	11	0.57	0.94	16	0.52	0.97
Overhead less non-interest income	0.81	1.18	20	0.72	1.10	18	0.75	1.10	18	0.81	1.25	17	0.91	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	52.31	60.59	21	48.32	58.69	12	49.08	58.83	16	49.60	61.82	11	48.45	60.64
Personnel expense.....	34.86	33.94	48	32.04	33.28	37	32.34	32.93	39	29.15	32.36	26	30.48	32.39
Net occupancy expense.....	4.28	6.43	20	4.09	6.42	18	4.08	6.23	17	4.54	6.58	17	4.71	6.52
Other operating expenses.....	13.18	19.35	9	12.19	18.45	8	12.66	19.18	7	15.92	22.28	19	13.26	21.20
Total non-interest income	29.81	26.24	63	28.90	28.42	58	29.25	27.67	58	26.72	28.83	50	25.19	29.23
Fiduciary activities income	1.71	2.31	50	1.46	2.15	45	1.54	2.20	49	1.44	2.09	47	1.38	1.97
Service charges on domestic deposit accounts	2.38	3.51	34	2.07	3.21	31	2.23	3.27	34	2.25	3.27	31	2.80	3.88
Trading revenue.....	0.08	0.53	61	0.14	0.97	53	0.06	0.62	55	-0.10	1.28	5	-0.01	1.18
Investment banking fees and commissions.....	3.06	2.33	72	2.56	2.51	66	2.81	2.58	68	2.58	2.46	68	2.35	3.54
Insurance activities revenue.....	1.16	0.38	82	1.01	0.38	82	0.78	0.36	80	0.88	0.41	80	0.91	0.47
Venture capital revenue.....	0.49	0.02	94	1.07	0.02	94	1.72	0.04	95	0.09	0.01	91	0.27	0.02
Net servicing fees	0.60	1.49	60	0.49	0.99	60	0.55	0.60	67	0.48	0.01	80	0.41	0.28
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.24	1.74	65	5.25	3.74	72	3.71	3.30	62	5.29	3.92	69	2.31	1.86
Other non-interest income.....	18.09	8.92	88	14.84	8.65	84	15.86	9.27	83	13.82	9.65	79	14.77	10.04
Overhead less non-interest income	22.51	33.42	23	19.42	29.66	21	19.83	30.52	20	22.88	31.93	25	23.26	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.53	20.83	17	17.87	21.04	18	18.59	21.18	19	15.23	18.63	25	18.91	20.56
Applicable income tax + TE / Pretax net operating income + TE	20.55	22.92	24	20.59	22.74	22	21.29	22.67	25	19.45	21.18	28	21.55	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	15,700,437	14,178,241	14,897,674	14,099,632	13,280,719	10.74	186.55	
Commercial and industrial loans	7,176,966	7,638,166	7,019,531	7,111,897	5,984,949	-6.04	141.62	
Loans to individuals	521,101	425,352	500,995	399,552	306,994	22.51	122.27	
Loans to depository institutions and acceptances of other banks	0	0	0	0	4,801			
Agricultural loans	1,031	1,330	1,108	3,569	253	-22.48	132.73	
Other loans and leases	1,202,094	941,922	1,058,445	928,872	309,565	27.62	2649.03	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	24,601,629	23,185,011	23,477,753	22,543,522	19,887,281	6.11	181.87	
Less: Allowance for loan and lease losses	261,618	280,881	263,233	285,050	94,777	-6.86	348.36	
Net loans and leases	24,340,011	22,904,130	23,214,520	22,258,472	19,792,504	6.27	180.75	
Debt securities that reprice or mature in over 1 year	5,838,395	4,358,832	5,750,858	4,275,455	3,381,375	33.94	322.34	
Mutual funds and equity securities	23,806	25,218	24,973	25,636	25,135	-5.60		
Subtotal	30,202,212	27,288,180	28,990,351	26,559,563	23,199,014	10.68	200.46	
Interest-bearing bank balances	3,132,688	2,942,971	3,913,252	3,746,012	347,829	6.45	3205.36	
Federal funds sold and reverse repos	1,332,753	505,186	1,000,000	12,141	20,977	163.81	49573.98	
Debt securities that reprice or mature within 1 year	298,821	332,730	319,455	339,776	347,616	-10.19	34.38	
Trading assets	37,606	67,351	39,770	101,602	43,136	-44.16		
Total earning assets	35,004,080	31,136,418	34,262,828	30,759,094	23,958,572	12.42	237.49	
Non-interest-bearing cash and due from depository institutions	187,093	189,251	188,287	203,296	157,901	-1.14	96.49	
Premises, fixed assets, and leases	384,731	292,532	377,921	373,669	349,202	31.52	296.61	
Other real estate owned	6,202	7,635	6,502	8,542	29,487	-18.77	-0.53	
Investment in unconsolidated subsidiaries	499,020	412,558	487,247	379,231	329,134	20.96	125.57	
Intangible and other assets	3,320,359	3,261,509	3,146,775	3,209,219	2,981,202	1.80	255.86	
Total assets	39,400,378	35,299,705	38,469,399	34,932,860	27,805,498	11.62	236.05	
Quarterly average assets	38,630,736	34,580,747	37,096,456	34,394,251	27,552,013	11.71	238.22	
Average loans and leases (YTD)	23,848,533	22,848,086	23,060,115	21,821,083	18,841,525	4.38	178.66	
Memoranda								
Loans held-for-sale	102,607	98,310	63,491	119,021	99,405	4.37	19.38	
Loans not held-for-sale	24,499,022	23,086,701	23,414,262	22,424,501	19,787,876	6.12	183.49	
Real estate loans secured by 1–4 family	3,828,460	3,139,057	3,692,605	3,145,528	3,107,433	21.96	206.32	
Commercial real estate loans	11,853,564	11,019,586	11,186,690	10,932,677	10,150,523	7.57	181.42	
Construction and land development	3,277,030	2,568,969	2,903,017	2,901,746	2,430,483	27.56	222.82	
Multifamily	744,498	798,120	627,803	663,664	631,616	-6.72	81.13	
Nonfarm nonresidential	7,832,036	7,652,497	7,655,870	7,367,267	7,088,424	2.35	181.13	
Real estate loans secured by farmland	18,413	19,598	18,379	21,427	22,763	-6.05	7.30	
Total investment securities	6,161,022	4,716,780	6,095,286	4,640,867	3,754,126	30.62	283.92	
U.S. Treasury securities	174,203	83,993	193,609	82,210	72,867	107.40	69581.20	
US agency securities (excluding mortgage-backed securities)	643,802	157,457	643,929	76,403	79,692	308.87	3299.17	
Municipal securities	2,973,795	2,526,902	2,861,481	2,471,913	1,903,449	17.69	985.35	
Mortgage-backed securities	1,905,256	1,609,778	2,026,794	1,689,191	1,463,907	18.36	55.28	
Asset-backed securities	316,455	190,695	229,568	177,935	152,972	65.95	343.72	
Other debt securities	123,705	122,737	114,932	117,579	56,104	0.79	830.67	
Mutual funds and equity securities	23,806	25,218	24,973	25,636	25,135	-5.60		
Available-for-sale securities	3,569,723	3,677,019	4,914,194	3,586,681	3,539,995	-2.92	125.96	
U.S. Treasury securities	81,164	83,993	193,609	82,210	72,867	-3.37	32365.60	
US agency securities (excluding mortgage-backed securities)	429,948	157,457	632,009	76,403	79,692	173.06	2170.05	
Municipal securities	1,247,165	1,512,359	1,823,837	1,443,363	1,714,453	-17.54	400.88	
Mortgage-backed securities	1,530,564	1,609,778	1,920,239	1,689,191	1,463,907	-4.92	24.74	
Asset-backed securities	166,379	190,695	229,568	177,935	152,972	-12.75	133.29	
Other debt securities	114,503	122,737	114,932	117,579	56,104	-6.71	761.44	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-134,838	19,206	31,930	37,981	12,221			
Available-for-sale securities appreciation (depreciation)	-118,471	56,303	55,650	99,385	89,139			
Structured notes, fair value	121,385	74,195	112,566	68,976	16,696	63.60	61831.12	
Pledged securities	931,539	789,858	761,243	1,549,272	1,062,751	17.94	-10.87	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	10,986,584	8,103,979	10,464,277	7,392,249	4,795,476	35.57	337.94
NOW, ATS and transaction accounts	6,838,659	5,814,689	6,530,015	5,689,095	3,630,168	17.61	247.08
Time deposits less brokered deposits < \$250K	178,205	-294,074	175,633	-636,536	1,378,494		
MMDA and other savings accounts	12,415,595	11,361,620	12,179,474	11,099,523	7,813,939	9.28	215.25
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	30,419,043	24,986,214	29,349,399	23,544,331	17,618,077	21.74	266.91
Time deposits of \$250K or more	518,448	701,093	564,577	721,995	849,591	-26.05	145.26
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	219,530	172,117	152,559	128,164	126,354	27.55	81.19
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	212	266	281	200,262	633,472	-20.30	-99.88
Other borrowings w/remaining maturity over 1 year	891,255	890,786	891,139	890,665	1,515,488	0.05	464095.31
Brokered deposits < \$250K	1,358,533	2,605,669	1,393,582	3,439,173	1,713,360	-47.86	74.49
Noncore funding	2,987,978	4,369,931	3,002,138	5,380,259	4,838,265	-31.62	131.20
Trading liabilities	37,796	68,218	40,241	102,919	43,344	-44.60	
Subordinated notes and debentures + trust preferred securities	423,393	671,001	423,172	670,576	749,118	-36.90	20.68
Other liabilities	251,095	244,694	343,719	330,041	200,823	2.62	271.79
Total liabilities	34,119,305	30,340,058	33,158,669	30,028,126	23,449,627	12.46	241.15
Equity Capital							
Perpetual preferred stock (including surplus)	217,126	217,126	217,126	217,126	0	0.00	
Common stock	76,377	76,088	76,143	75,850	76,564	0.38	53.40
Common surplus	3,045,914	3,027,311	3,045,802	3,028,063	3,064,467	0.61	138.94
Retained earnings	1,972,686	1,515,451	1,864,350	1,407,723	1,184,183	30.17	376.84
Accumulated other comprehensive income	-31,153	123,548	107,186	175,849	30,534		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	5,280,950	4,959,524	5,310,607	4,904,611	4,355,748	6.48	206.48
Noncontrolling (minority) interest in subsidiaries	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest	5,281,073	4,959,647	5,310,730	4,904,734	4,355,871	6.48	206.47
Total liabilities and capital	39,400,378	35,299,705	38,469,399	34,932,860	27,805,498	11.62	236.05
Memoranda							
Non-interest-bearing deposits	10,986,584	8,103,979	10,464,277	7,392,249	4,795,476	35.57	337.94
Interest-bearing deposits	21,309,440	20,188,997	20,843,281	20,313,250	15,385,552	5.55	214.67
Total deposits	32,296,024	28,292,976	31,307,558	27,705,499	20,181,028	14.15	248.00
Long-term debt that reprices within 1 year	888,858	1,138,102	888,669	1,062,913	780,000	-21.90	390.89
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	5,310,607	4,904,611	4,904,611	4,355,748	3,965,940		
Accounting restatements	0	0	0	-31,795	0		
Net income	129,110	125,428	527,323	312,321	400,881		
Net sale of new perpetual preferred stock	0	0	0	217,126	0		
Net sale of new common stock	346	-513	18,032	-37,118	-43,885		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	20,772	17,701	70,696	56,985	49,828		
Change in other comprehensive income	-138,341	-52,301	-68,663	145,314	82,640		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,280,950	4,959,524	5,310,607	4,904,611	4,355,748		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	39.85	37.11	54	40.17	36.10	56	38.73	36.25	51	40.36	36.22	53	47.76	37.78	65
Commercial and industrial loans	18.22	10.78	83	21.64	13.88	86	18.25	10.76	82	20.36	13.52	81	21.52	12.02	85
Loans to individuals	1.32	3.61	48	1.20	3.42	48	1.30	3.36	51	1.14	3.40	45	1.10	4.20	37
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0.02	0.04	74
Agricultural loans.....	0	0.17	32	0	0.19	28	0	0.18	31	0.01	0.19	32	0	0.24	27
Other loans and leases.....	3.05	4.19	50	2.67	4.29	44	2.75	4.47	44	2.66	4.63	41	1.11	5.01	15
Net loans and leases.....	61.78	59.31	54	64.88	60.99	60	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Debt securities over 1 year.....	14.82	19.47	34	12.35	16.70	32	14.95	19.46	35	12.24	15.55	33	12.16	14.60	34
Mutual funds and equity securities	0.06	0.06	65	0.07	0.06	70	0.06	0.06	66	0.07	0.05	73	0.09	0.06	71
Subtotal	76.65	80.04	28	77.30	78.43	35	75.36	79.22	28	76.03	78.16	27	83.43	79.65	47
Interest-bearing bank balances	7.95	7.18	57	8.34	9.08	46	10.17	8.50	59	10.72	7.51	75	1.25	3.06	31
Federal funds sold and reverse repos	3.38	0.55	90	1.43	0.50	86	2.60	0.54	87	0.03	0.82	68	0.08	1.57	65
Debt securities 1 year or less	0.76	1.65	37	0.94	1.59	44	0.83	1.56	43	0.97	1.68	41	1.25	1.91	50
Trading assets	0.10	0.52	60	0.19	0.56	52	0.10	0.49	50	0.29	1.01	48	0.16	1.19	47
Total earning assets.....	88.84	91.28	20	88.21	91.48	11	89.07	91.77	16	88.05	91.05	13	86.16	89.53	14
Non-interest cash and due from depository institutions.....	0.47	0.96	13	0.54	1	14	0.49	0.82	19	0.58	1.07	13	0.57	1.14	15
Other real estate owned.....	0.02	0.01	74	0.02	0.02	67	0.02	0.01	75	0.02	0.02	68	0.11	0.03	92
All other assets.....	10.69	7.70	86	11.26	7.44	90	10.45	7.35	85	11.37	7.82	89	13.27	9.27	88
Memoranda															
Short-term investments	12.09	10.28	66	10.71	11.92	52	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34
U.S. Treasury securities.....	0.44	1.80	40	0.24	0.98	58	0.50	1.47	51	0.24	0.84	60	0.26	1.03	56
US agency securities (excluding mortgage-backed securities)	1.63	0.79	79	0.45	0.73	55	1.67	0.82	77	0.22	0.63	45	0.29	0.54	50
Municipal securities	7.55	1.72	93	7.16	1.77	92	7.44	1.73	93	7.08	1.69	93	6.85	1.34	95
Mortgage-backed securities	4.84	14.04	14	4.56	12.38	11	5.27	14.14	16	4.84	11.75	15	5.26	11.44	16
Asset-backed securities	0.80	0.56	73	0.54	0.35	76	0.60	0.50	71	0.51	0.32	76	0.55	0.28	76
Other debt securities	0.31	0.55	53	0.35	0.46	58	0.30	0.53	51	0.34	0.42	59	0.20	0.39	57
Loans held-for-sale.....	0.26	0.40	62	0.28	0.46	52	0.17	0.55	48	0.34	0.52	49	0.36	0.39	61
Loans held for investment	62.18	59.15	56	65.40	61.15	62	60.86	58.06	58	64.19	61.72	48	71.17	63.50	65
Real estate loans secured by 1–4 family	9.72	11.67	39	8.89	11.69	38	9.60	11.46	41	9	11.91	36	11.18	13.29	38
Revolving	2.44	1.40	76	2.58	1.51	70	2.49	1.42	76	2.71	1.66	71	3.61	2.07	75
Closed-end, secured by first liens	7.23	9.94	38	6.25	9.76	32	7.06	9.67	37	6.22	9.81	33	7.47	10.69	34
Closed-end, secured by junior liens	0.05	0.17	29	0.06	0.21	28	0.05	0.17	30	0.07	0.22	30	0.09	0.28	34
Commercial real estate loans	30.08	23.42	65	31.22	22.27	75	29.08	22.69	67	31.30	22.22	68	36.51	22.23	84
Construction and land development.....	8.32	3.49	90	7.28	3.32	89	7.55	3.34	89	8.31	3.40	91	8.74	3.44	92
Multifamily.....	1.89	3.52	38	2.26	3.21	43	1.63	3.57	34	1.90	3.12	38	2.27	3.01	46
Nonfarm nonresidential	19.88	15.11	65	21.68	14.77	76	19.90	14.57	67	21.09	14.72	71	25.49	14.69	82
Real estate loans secured by farmland.....	0.05	0.33	42	0.06	0.33	45	0.05	0.30	45	0.06	0.33	45	0.08	0.36	51

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	63.82	61.87	45	61.15	57.91	50	63.45	61.05	46	62.54	57.15	52	66.78	57.46	57
Real estate loans secured by 1–4 family.....	15.56	20.07	34	13.54	19.43	32	15.73	19.86	36	13.95	19.43	32	15.63	20.75	30
Revolving	3.91	2.35	76	3.93	2.45	69	4.08	2.43	74	4.21	2.64	72	5.05	3.15	75
Closed-end.....	11.66	17.49	29	9.61	16.76	26	11.65	17.24	29	9.75	16.59	27	10.57	17.39	25
Commercial real estate loans	48.18	38.39	64	47.53	35.36	73	47.65	37.86	62	48.50	34.63	76	51.04	33.52	84
Construction and land development.....	13.32	5.82	89	11.08	5.29	88	12.36	5.65	87	12.87	5.26	93	12.22	5.09	92
1–4 family.....	2.85	1.29	82	2.37	1.05	84	2.67	1.18	80	2.28	0.93	81	2.91	0.94	88
Other.....	10.47	4.49	92	8.71	4.21	91	9.70	4.40	93	10.59	4.19	95	9.31	4.02	91
Multifamily.....	3.03	5.66	33	3.44	5.08	42	2.67	5.78	29	2.94	4.96	37	3.18	4.69	42
Nonfarm nonresidential	31.84	25	65	33.01	23.47	73	32.61	24.56	67	32.68	22.93	73	35.64	22.15	80
Owner-occupied.....	12.70	8.44	74	12.38	7.93	78	12.99	8.29	77	12.43	7.68	78	13.42	7.72	84
Other.....	19.14	16.32	60	20.63	15.25	68	19.62	15.94	62	20.25	14.95	68	22.22	14.34	77
Real estate loans secured by farmland.....	0.07	0.59	41	0.08	0.56	44	0.08	0.54	44	0.10	0.54	44	0.11	0.55	49
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0.02	0.11	72
Commercial and industrial loans	29.17	18.81	82	32.94	23.16	82	29.90	18.86	81	31.55	22.17	82	30.09	19.53	84
Loans to individuals	2.12	6.52	45	1.83	6.02	45	2.13	6.24	47	1.77	6.13	44	1.54	7.13	34
Credit card loans	0.19	0.51	64	0.15	0.50	64	0.19	0.53	64	0.17	0.65	64	0.22	0.81	60
Agricultural loans.....	0	0.31	30	0.01	0.33	28	0	0.34	30	0.02	0.32	33	0	0.37	26
Other loans and leases.....	4.89	8.03	48	4.06	8.05	42	4.51	8.75	45	4.12	9.09	41	1.56	9.85	14
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	424.53	395.39	52	454.41	382.51	63	411.43	391.81	52	467.62	381.27	63	550.15	391.26	76
Real estate loans secured by 1–4 family.....	103.52	125.02	38	100.61	124.29	39	101.98	126.06	40	104.32	125.03	41	128.72	138.18	46
Revolving	25.98	14.84	76	29.23	16.14	75	26.47	15.44	74	31.45	17.42	74	41.64	21.26	79
Closed-end.....	77.54	108.83	34	71.38	106.79	33	75.51	108.85	35	72.88	106.14	34	87.09	115.20	38
Commercial real estate loans	320.52	249.33	67	353.17	237.40	81	308.94	245.88	64	362.58	234.65	82	420.48	229.44	91
Construction and land development.....	88.61	36.95	90	82.33	35.26	90	80.17	35.95	87	96.24	35.62	93	100.68	34.95	94
1–4 family.....	18.96	8.02	82	17.58	6.84	86	17.28	7.42	82	17.07	6.34	82	23.96	6.61	91
Other.....	69.65	28.49	94	64.75	28.01	93	62.89	28.11	91	79.16	28.16	95	76.72	27.32	95
Multifamily.....	20.13	37.99	37	25.58	34.02	47	17.34	38.66	33	22.01	32.74	40	26.16	31.04	49
Nonfarm nonresidential	211.78	160.85	67	245.26	157.71	83	211.43	158.05	70	244.34	155.06	82	293.64	152.10	92
Owner-occupied.....	84.48	53.96	74	91.98	52.99	81	84.20	52.99	76	92.94	52.37	80	110.59	53.07	87
Other.....	127.30	105.37	62	153.28	102.29	75	127.23	102.54	63	151.40	100.54	71	183.04	97.41	87
Real estate loans secured by farmland.....	0.50	3.46	42	0.63	3.50	45	0.51	3.22	44	0.71	3.44	45	0.94	3.60	50
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0.20	0.44	75
Commercial and industrial loans	194.06	113.45	83	244.80	145.22	89	193.86	114.45	83	235.87	139.91	90	247.93	122.02	92
Loans to individuals	14.09	36.67	47	13.63	35.91	48	13.84	34.55	50	13.25	37.47	46	12.72	43.51	41
Credit card loans	1.28	2.64	67	1.14	2.59	66	1.24	2.77	67	1.25	3.30	66	1.79	4.34	65
Agricultural loans.....	0.03	1.66	31	0.04	1.94	29	0.03	1.86	30	0.12	1.88	35	0.01	2.18	26
Other loans and leases.....	32.50	47.86	48	30.19	47.52	45	29.23	51.06	43	30.81	49.54	45	12.82	52.44	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.13	30.57	64	37.35	27.81	73	36.59	30.07	64	38.17	27.32	79	39.21	26.45	82
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	247.01	198.65	66	277.57	185.94	83	237.23	195.33	63	285.41	183.76	84	323.06	178.57	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	331.49	256.17	67	369.54	243.39	83	321.43	252.85	68	378.35	240.85	83	433.65	236.10	91

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	12.09	10.28	66	10.71	11.92	52	13.60	11.47	65	11.73	11.17	65	2.58	7.63	34
Liquid assets	18.76	28.10	28	15.67	27.16	20	20.75	29.03	30	16.81	26.22	23	7.74	22.44	4
Investment securities	15.64	21.67	31	13.36	18.78	29	15.84	21.63	32	13.29	17.85	31	13.50	16.99	37
Net loans and leases	61.78	59.31	54	64.88	60.99	60	60.35	58.67	54	63.72	61.58	47	71.18	63.77	64
Net loans, leases and standby letters of credit	62.63	60.12	57	65.56	61.79	58	61.07	59.49	54	64.28	62.48	45	71.91	64.84	65
Core deposits	77.20	76.85	32	70.78	73.69	28	76.29	75.71	35	67.40	70.67	28	63.36	63.09	37
Noncore funding	7.58	9.46	54	12.38	11.95	67	7.80	10.30	49	15.40	14.13	66	17.40	19.36	57
Time deposits of \$250K or more	1.32	1.46	55	1.99	1.96	58	1.47	1.58	55	2.07	2.11	54	3.06	2.94	57
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.56	1.11	48	0.49	1.22	45	0.40	1.23	40	0.37	1.47	37	0.45	1.94	38
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-2.83	0.44	5	-0.94	0.60	8	-2.20	0.54	6	0.33	0.54	51	0.38	0.48	51
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	26	0	1.11	26	0	1	26	0.57	1.24	48	2.28	3.01	46
Earning assets that reprice within 1 year	38.69	36.68	54	36.88	38.67	42	37.99	37.37	53	38.88	39.38	47	42.49	39.29	59
Interest-bearing liabilities that reprice within 1 year	4.33	6.16	46	6.61	7.73	58	4.51	6.39	45	8.04	8.20	64	11.95	10.19	70
Long-term debt that reprices within 1 year	2.26	0.22	94	3.22	0.28	94	2.31	0.26	91	3.04	0.47	90	2.81	0.96	84
Net assets that reprice within 1 year	32.11	29.01	56	27.04	29.49	41	31.17	29.65	54	27.79	29.11	43	27.73	26.63	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.88	-1.97	36	2.16	-0.51	61	-7.69	-2.33	34	4.83	3.20	61	17.74	14.45	65
Net short-term noncore funding dependence	-9.48	-6.65	31	-2.92	-6.88	63	-11.54	-7.71	30	-0.42	-4.76	64	10.16	3.38	69
Short-term investment / Short-term noncore funding	250.60	265.83	62	126.66	246.74	35	277.23	273.46	62	102.83	184.19	32	23.29	77.77	32
Liquid assets - short-term noncore funding / Nonliquid assets	17.15	35.38	28	8.56	30.67	17	19.99	36.68	31	6.50	28.18	19	-3.60	16.97	12
Net loans and leases / Total deposits	75.37	73.06	58	80.95	76.22	66	74.15	72.79	55	80.34	79.43	54	98.07	90.31	75
Net loans and leases / Core deposits	80.02	78.05	58	91.67	83.77	72	79.10	78.25	54	94.54	88.34	70	112.34	103.93	72
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.87	-3.53	38	0.66	0.62	61	0.93	0.12	82	1.35	1.57	53	0.53	0.72	50
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.40	-8.82	79	1.93	1.31	67	1.62	-0.25	85	3.54	4.31	51	3.84	1.36	91
Structured notes appreciation (depreciation) / Tier 1 capital	-0.06	-0.15	39	0.06	0	81	0.05	-0.02	88	0.05	0.02	78	0.01	0	65
Percent of Investment Securities															
Held-to-maturity securities	41.67	20.27	80	21.51	12.84	69	18.97	14.28	65	22.16	11.38	73	5.03	12.67	51
Available-for-sale securities	57.94	77.97	20	77.96	85.49	31	80.62	83.77	35	77.28	87.23	25	94.30	85.40	51
U.S. Treasury securities	2.83	8.39	43	1.78	5.10	60	3.18	6.70	55	1.77	4.72	61	1.94	6.15	52
US agency securities (excluding mortgage-backed securities)	10.45	3.73	82	3.34	4.35	61	10.56	4.12	81	1.65	4.01	48	2.12	3.49	52
Municipal securities	48.27	7.89	98	53.57	9.71	97	46.95	8.22	97	53.26	9.83	96	50.70	7.75	98
Mortgage-backed securities	30.92	65.55	8	34.13	66.67	8	33.25	66.54	11	36.40	66.64	10	38.99	67.43	13
Asset-backed securities	5.14	2.78	75	4.04	1.97	76	3.77	2.50	70	3.83	1.91	75	4.07	1.66	78
Other debt securities	2.01	3.16	57	2.60	3.05	60	1.89	3.08	54	2.53	3.01	60	1.49	2.94	57
Mutual funds and equity securities	0.39	0.30	68	0.53	0.36	74	0.41	0.29	73	0.55	0.35	71	0.67	0.40	72
Debt securities 1 year or less	4.85	8.63	49	7.05	9.29	50	5.24	7.78	51	7.32	10.55	47	9.26	11.86	55
Debt securities 1 to 5 years	12.20	18.50	42	2.94	16.09	20	9.43	18.25	33	2.50	17.03	17	2.19	17.94	16
Debt securities over 5 years	82.57	70.45	68	89.47	72.48	76	84.92	71.11	72	89.62	69.86	76	87.88	66.02	76
Pledged securities	15.12	29.79	30	16.75	33.48	27	12.49	32.26	25	33.38	35.67	45	28.31	30.57	50
Structured notes, fair value	1.97	0.08	94	1.57	0.05	94	1.85	0.11	93	1.49	0.02	96	0.44	0.03	92
Percent Change from Prior Like Quarter															
Short-term investments	26.01	-1.29	76	217.32	156.41	73	27.69	27.98	57	472	183.32	87	-48.14	26.69	3
Investment securities	30.62	28.40	63	14.61	31.91	35	31.34	31.36	56	23.62	23.62	61	13.68	11.75	66
Core deposits	21.74	14.47	76	34.30	29.18	72	24.66	16.94	77	33.64	26.88	78	6.89	11.23	46
Noncore funding	-31.62	-10.65	21	-17.80	-25.09	62	-44.20	-14.79	14	11.20	-12.18	78	23.49	6.59	80

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			12,785,993	9,496,870	7,938,341
Commit: Secured commercial real estate loans	5,495,727	3,594,657	5,103,737	3,308,453	3,086,298
Commit: Unsecured real estate loans	440,642	371,121	398,042	329,510	327,548
Credit card lines (reported semiannually, June/Dec)	0		1,341,395	983,173	724,063
Securities underwriting	0	0	0	0	0
Standby letters of credit	336,200	237,703	277,950	195,736	203,578
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	233,845	375,505	224,088	250,432	116,128
Written options contracts (interest rate)	328,461	380,339	246,770	379,864	161,059
Purchased options contracts (interest rate)	185,096	1,626,845	112,843	1,611,028	2,872,253
Interest rate swaps	4,155,994	3,847,849	4,054,988	3,751,514	3,933,160
Futures and forward foreign exchange	30,647	360	19,770	0	264
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						33.24	22.78	82	27.19	22.01	75	28.55	23.52	71	
Standby letters of credit	0.85	0.64	74	0.67	0.67	64	0.72	0.65	67	0.56	0.71	55	0.73	0.84	57
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	12.52	45.51	42	17.65	42.67	50	12.11	46.30	41	17.16	48.62	44	25.47	68.47	57
Interest rate swaps	12.45	33.09	44	17.65	30.32	52	12.06	32.46	45	17.16	34.36	45	25.47	47.31	58
Interest rate futures and forward contracts	0.59	4.02	65	1.06	4.59	62	0.58	3.25	61	0.72	6.21	49	0.42	10.67	48
Written options contracts (interest rate)	0.83	1.59	62	1.08	2	58	0.64	1.41	59	1.09	2.18	54	0.58	2.47	53
Purchased options contracts (interest rate)	0.47	1.35	63	4.61	1.45	86	0.29	1.31	63	4.61	1.46	87	10.33	2.65	88
Interest rate swaps	10.55	19.54	46	10.90	20.33	47	10.54	20.49	48	10.74	20.83	41	14.15	28.86	48
Foreign exchange contracts	0.08	6.48	62	0	6.19	51	0.05	6.30	62	0	6.01	25	0	10.12	46
Futures and forward foreign exchange contracts	0.08	3.96	65	0	3.83	53	0.05	3.78	65	0	3.47	25	0	5.23	47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							55.45	44.98	73	43.52	42.82	67	42.13	45.53	65

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,934,043	6,230,898	4,658,459	5,992,838	7,082,864
Interest rate contracts	4,903,396	6,230,538	4,638,689	5,992,838	7,082,600
Foreign exchange contracts	30,647	360	19,770	0	264
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	264,492	375,865	243,858	250,432	116,392
Written options	328,461	380,339	246,770	379,864	161,059
Exchange-traded	0	0	0	0	0
Over-the-counter	328,461	380,339	246,770	379,864	161,059
Purchased options	185,096	1,626,845	112,843	1,611,028	2,872,253
Exchange-traded	0	0	0	0	0
Over-the-counter	185,096	1,626,845	112,843	1,611,028	2,872,253
Swaps	4,155,994	3,847,849	4,054,988	3,751,514	3,933,160
Held for trading	3,494,696	3,392,608	3,249,183	3,264,639	0
Interest rate contracts	3,494,696	3,392,608	3,249,183	3,264,639	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,439,347	2,838,290	1,409,276	2,728,199	7,082,864
Interest rate contracts	1,408,700	2,837,930	1,389,506	2,728,199	7,082,600
Foreign exchange contracts	30,647	360	19,770	0	264
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,605,582	5,850,559	4,411,689	5,612,974	6,921,805
One year or less	2,185,727	476,074	465,027	348,673	1,036,096
Over 1 year to 5 years	1,430,437	3,372,229	2,084,402	3,205,423	4,103,513
Over 5 years	989,418	2,002,256	1,862,260	2,058,878	1,782,196
Gross negative fair value (absolute value)	59,857	126,335	89,182	181,150	85,869
Gross positive fair value	88,477	206,754	68,390	251,437	133,299
Held for trading	46,738	76,235	49,093	107,010	44,873
Non-traded	41,739	130,519	19,297	144,427	88,426
Current credit exposure on risk-based capital derivative contracts	81,291	194,715	58,931	233,165	131,388
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.38	93.91	40	99.99	94.52	53	99.58	94.17	42	100	94.10	77	100	93.44	60
Foreign exchange contracts	0.62	3.18	64	0.01	3.16	50	0.42	3.47	61	0	3.49	25	0	3.20	44
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	5.36	10.22	54	6.03	12.82	50	5.23	11.16	50	4.18	14.05	37	1.64	13.49	28
Written options	6.66	6.03	65	6.10	8.11	55	5.30	6.28	60	6.34	8.18	56	2.27	5.91	43
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	6.66	5.74	66	6.10	7.80	56	5.30	5.96	60	6.34	7.73	57	2.27	5.10	45
Purchased options	3.75	3.59	62	26.11	3.58	97	2.42	3.27	61	26.88	3.42	98	40.55	4.42	97
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	3.75	3.11	65	26.11	3.15	97	2.42	2.87	64	26.88	2.86	98	40.55	3.35	97
Swaps	84.23	74.58	50	61.75	69.64	32	87.05	74.26	57	62.60	68.76	36	55.53	69.75	27
Held for trading	70.83	38.74	62	54.45	42.14	50	69.75	40.42	57	54.48	43.53	50	0	44.16	18
Interest rate contracts	70.83	32.48	71	54.45	36.29	55	69.75	34.15	69	54.48	36.62	54	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	29.17	61.26	37	45.55	57.86	49	30.25	59.58	42	45.52	56.47	50	100	55.84	81
Interest rate contracts	28.55	57.41	40	45.55	54.11	51	29.83	56.71	43	45.52	53.82	52	100	52.22	77
Foreign exchange contracts	0.62	0.37	81	0.01	0.45	67	0.42	0.40	81	0	0.46	34	0	0.34	67
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	93.34	92.63	34	93.90	90.92	41	94.70	92.53	38	93.66	91.48	41	97.73	93.86	51
One year or less	44.30	27.97	72	7.64	26.80	34	9.98	27.56	38	5.82	32.05	23	14.63	32.17	40
Over 1 year to 5 years	28.99	26.35	56	54.12	28.69	88	44.74	27.01	74	53.49	27.06	90	57.94	30.45	86
Over 5 years	20.05	29.53	40	32.13	30.03	53	39.98	29.89	64	34.36	29.56	56	25.16	28.09	51
Gross negative fair value (absolute value)	1.21	1.21	56	2.03	1.21	77	1.91	0.98	88	3.02	1.55	78	1.21	0.83	71
Gross positive fair value	1.79	1.52	65	3.32	1.70	95	1.47	1.34	61	4.20	2.23	94	1.88	1.19	79
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	45	0.04	0.05	71	0.03	0.04	62	0.06	0.07	72	0.04	0.06	72
Gross positive fair value (X)	0.03	0.06	55	0.07	0.07	69	0.02	0.05	42	0.09	0.09	65	0.06	0.07	71
Held for trading (X)	0.01	0.04	64	0.03	0.05	55	0.01	0.04	53	0.04	0.07	53	0.02	0.06	54
Non-traded (X)	0.01	0.01	63	0.04	0.01	87	0.01	0.01	51	0.05	0.02	87	0.04	0.01	91
Current credit exposure (X)	0.02	0.04	62	0.07	0.05	70	0.02	0.04	46	0.08	0.06	69	0.06	0.05	73
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.26	0.47	60	0.75	0.61	66	0.20	0.46	43	0.90	0.85	63	0.55	0.73	70

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	263,233	285,050	285,050	94,777	83,575
Gross losses	6,512	14,274	54,995	49,333	28,468
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,556	2,877	16,273	9,962	12,386
Net losses	2,956	11,397	38,722	39,371	16,082
Provision for loan and lease losses	1,341	7,228	16,905	191,542	27,284
Adjustments	0	0	0	38,102	0
Ending balance	261,618	280,881	263,233	285,050	94,777
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.01	0.04	51	0.08	-0.11	82	0.05	-0.09	83	0.59	0.51	65	0.10	0.15
Provision for loan and lease losses / Average loans and leases	0.02	0.06	49	0.13	-0.20	82	0.07	-0.16	84	0.88	0.82	61	0.14	0.24
Provision for loan and lease losses / Net loan and lease losses	45.37	49.50	50	63.42	-168.35	74	43.66	-105.48	71	486.51	487.86	66	169.66	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	1.20	40	1.22	1.49	32	1.12	1.23	42	1.27	1.58	31	0.48	0.83
Allowance for loan and lease losses / Total loans and leases	1.06	1.17	41	1.21	1.47	33	1.12	1.20	43	1.26	1.55	32	0.48	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	22.13	38.27	60	6.16	18.09	28	6.80	21.39	27	7.24	11.58	51	5.89	8.03
Allowance for loan and lease losses / Nonaccrual assets	982.94	355.27	91	389.38	291.29	73	833.83	364.13	89	386.06	299.17	73	153.85	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	927.03	284.19	95	374.67	246.27	78	793.44	287.08	92	374.09	244.34	77	149.92	151.73
Gross loan and lease losses / Average loans and leases	0.11	0.17	49	0.25	0.24	63	0.24	0.19	67	0.23	0.34	45	0.15	0.28
Recoveries / Average loans and leases	0.06	0.07	54	0.05	0.08	44	0.07	0.08	52	0.05	0.07	35	0.07	0.08
Net losses / Average loans and leases	0.05	0.09	50	0.20	0.16	66	0.17	0.11	70	0.18	0.27	47	0.09	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	40
Recoveries / Prior year-end losses	6.47	10.98	29	5.83	7.39	43	32.99	34.67	58	34.99	33.98	61	40.74	36.22
Earnings coverage of net loan and lease losses (X)	53.77	38.54	71	14.12	25.70	50	17.27	39.72	45	14.30	22.91	55	32.64	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	-0.01	43	0.02	0.03	63	-0.01	0.02	22	0.02	0.04	45	-0.01	0.01
Real estate loans secured by 1–4 family	-0.01	-0.02	51	0	-0.01	65	-0.04	-0.02	21	0.06	0.01	89	-0.02	0.01
Revolving	-0.01	-0.08	47	-0.05	-0.03	27	-0.10	-0.07	24	0.05	0.01	75	-0.02	0.02
Closed-end	-0.01	-0.02	45	0.02	-0.01	84	-0.03	-0.01	27	0.07	0	88	-0.01	0
Commercial real estate loans	-0.01	0	28	0.02	0.05	60	0	0.04	19	0.01	0.07	31	-0.01	0.01
Construction and land development	-0.01	-0.02	36	0.05	0	86	0	0	51	-0.01	0	36	-0.03	-0.01
1–4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0
Other	-0.01	-0.01	31	0.05	0	89	0	0	47	-0.01	0	31	-0.03	-0.01
Multifamily	0	0	57	0	0	54	0	0.01	48	-0.04	0	4	-0.14	0
Nonfarm nonresidential	-0.01	0.01	25	0.01	0.07	55	0	0.05	16	0.02	0.11	32	0	0.02
Owner-occupied	0	0	24	0	0.01	72	0	0.01	18	0.02	0.02	67	0.01	0.01
Other	0	0	19	0.01	0.06	60	0	0.04	22	0	0.08	10	0	0.01
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	0.14	0.11	66	0.55	0.20	81	0.55	0.17	91	0.48	0.47	60	0.21	0.37
Loans to individuals	0.62	0.70	49	0.28	1.06	15	0.40	0.71	40	0.61	1.13	38	1.64	1.17
Credit card loans	2.06	1.88	57	2.28	2.41	43	1.49	1.84	36	3.54	2.92	62	5.07	3.11
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	-0.06	0.19	7	-3.16	0.08
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	40	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	25,620		18,283		18,633		40,547		34,348						
90+ days past due loans and leases	1,605		2,833		1,607		2,362		1,615						
Nonaccrual loans and leases.....	26,616		72,135		31,569		73,836		61,605						
Total past due and nonaccrual loans and leases.....	53,841		93,251		51,809		116,745		97,568						
Restructured 30–89 days past due	0		0		0		0		9						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	0		6,197		0		6,561		8,269						
Total restructured loans and leases	0		6,197		0		6,561		8,278						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	2,317		2,460		2,354		2,494		4,841						
Other real estate owned.....	6,202		7,635		6,502		8,542		29,487						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.10	0.32	20	0.08	0.33	11	0.08	0.32	10	0.18	0.39	25	0.17	0.43	19
90+ days past due loans and leases	0.01	0.10	37	0.01	0.11	38	0.01	0.10	32	0.01	0.12	34	0.01	0.15	26
Nonaccrual loans and leases.....	0.11	0.44	8	0.31	0.65	20	0.13	0.46	12	0.33	0.66	19	0.31	0.51	30
90+ days past due and nonaccrual loans and leases.....	0.11	0.59	5	0.32	0.82	14	0.14	0.62	9	0.34	0.85	13	0.32	0.71	19
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	26
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0	0.10	2	0.03	0.13	19	0	0.10	2	0.03	0.13	22	0.04	0.14	28
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.10	0.32	20	0.08	0.33	11	0.08	0.32	10	0.18	0.40	25	0.17	0.43	19
90+ days past due assets	0.01	0.10	35	0.01	0.11	38	0.01	0.10	30	0.01	0.12	33	0.01	0.15	22
Nonaccrual assets	0.11	0.45	8	0.31	0.66	20	0.13	0.47	12	0.33	0.67	19	0.31	0.53	30
30+ days past due and nonaccrual assets	0.22	0.94	3	0.40	1.18	7	0.22	0.97	6	0.52	1.29	13	0.49	1.19	10
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.35	8	0.21	0.50	15	0.09	0.36	12	0.22	0.52	19	0.23	0.44	21
90+ days past due and nonaccrual assets + other real estate owned	0.09	0.36	9	0.23	0.53	15	0.10	0.37	10	0.24	0.55	19	0.33	0.48	38
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.09	0.41	6	0.23	0.58	14	0.11	0.41	9	0.24	0.60	15	0.35	0.53	27
Allowance for loan and lease losses	13.43	62.77	3	29.28	69.27	16	15.36	62.64	5	29.77	66.66	17	101.23	115.41	50
Equity capital + allowance for loan and lease losses	0.63	3.67	4	1.57	5.03	11	0.73	3.60	6	1.64	4.97	12	2.16	4.28	25
Tier 1 capital + allowance for loan and lease losses	0.94	4.23	5	2.58	5.96	14	1.10	4.30	8	2.75	6.05	19	3.97	5.65	37
Loans and leases + other real estate owned	0.14	0.69	4	0.35	0.97	11	0.17	0.71	7	0.38	0.97	11	0.48	0.85	22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.07	0.26	16	0.05	0.31	9	0.06	0.26	14	0.11	0.39	17	0.16	0.38	21
	90+ days past due		0	0.13	18	0	0.13	15	0	0.12	34	0	0.16	32	0	0.16	31
	Nonaccrual.....		0.08	0.51	9	0.27	0.76	15	0.10	0.52	13	0.28	0.76	15	0.34	0.46	44
Commercial and industrial	30–89 days past due		0.14	0.26	40	0.11	0.22	39	0.09	0.24	26	0.31	0.23	74	0.16	0.31	34
	90+ days past due		0.02	0.03	61	0.03	0.02	78	0.02	0.04	53	0.03	0.03	63	0.02	0.05	49
	Nonaccrual.....		0.19	0.53	23	0.45	0.69	42	0.24	0.57	29	0.48	0.75	40	0.26	0.83	20
Individuals	30–89 days past due		0.56	0.67	47	0.24	0.53	31	0.46	0.63	41	0.27	0.83	19	0.71	0.83	42
	90+ days past due		0.08	0.08	67	0.08	0.11	63	0.07	0.09	64	0.08	0.14	54	0.16	0.17	67
	Nonaccrual.....		0	0.16	11	0.01	0.22	24	0	0.17	22	0	0.28	20	0.05	0.17	38
Depository institution loans	30–89 days past due			0			0.01			0.01				0		0	47
	90+ days past due			0			0			0				0		0	49
	Nonaccrual.....			0.01			0			0				0		0	48
Agricultural	30–89 days past due		0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0.03			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.23			0.04			0.15				0.09			0.03
Other loans and leases	30–89 days past due		0.19	0.13	70	0.22	0.13	73	0.12	0.12	70	0.28	0.18	74	0.33	0.20	72
	90+ days past due		0.01	0.01	77	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.18	0.44	27	0.12	0.47	13	0.18	0.46	24	0.21	0.65	19	0.28	0.67	19
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	44	0.01	0.33	40	0.01	0.31	35
	Nonaccrual	0.22	0.68	21	0.63	0.88	41	0.28	0.71	21	0.70	0.89	50	0.79	0.73	62
Revolving	30–89 days past due	0.05	0.27	19	0.08	0.31	22	0.10	0.28	30	0.13	0.48	18	0.31	0.45	33
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	55
	Nonaccrual	0.05	1.02	17	0.31	1.31	22	0.08	1.18	16	0.43	1.13	33	0.53	1	42
Closed-end	30–89 days past due	0.22	0.46	33	0.13	0.48	16	0.21	0.49	28	0.25	0.65	24	0.26	0.70	21
	90+ days past due	0	0.28	21	0	0.31	20	0.01	0.26	46	0.01	0.38	43	0.01	0.35	39
	Nonaccrual	0.27	0.66	28	0.76	0.85	53	0.35	0.67	30	0.82	0.87	56	0.91	0.70	71
Junior lien	30–89 days past due	0	0.01	12	0	0.01	19	0	0.01	11	0	0.02	20	0	0.02	24
	90+ days past due	0	0	36	0	0	35	0	0	36	0.01	0	91	0	0	29
	Nonaccrual	0	0.03	9	0.02	0.05	35	0.01	0.03	31	0.02	0.04	35	0.04	0.04	53
Commercial real estate	30–89 days past due	0.03	0.16	21	0.03	0.22	14	0.02	0.15	19	0.07	0.26	33	0.13	0.18	47
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.04	0.37	12	0.16	0.62	16	0.04	0.38	10	0.16	0.62	15	0.21	0.23	54
Construction and development	30–89 days past due	0.01	0.19	38	0.01	0.22	31	0	0.17	34	0.02	0.28	31	0.09	0.28	46
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.01	0.17	33	0.06	0.50	39	0.01	0.20	36	0.07	0.41	40	0.09	0.20	52
1–4 family	30–89 days past due	0.01	0.03	63	0	0.03	61	0	0.02	30	0.02	0.03	62	0.04	0.06	62
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.14	42	0	0.16	37	0	0.13	43	0	0.22	31	0.05	0.20	50
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.14	39	0.06	0.43	46	0.01	0.16	44	0.07	0.35	46	0.09	0.17	61
Multifamily	30–89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0.04	0.09	56	0.13	0.08	76
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.03	0.13	51	0	0.17	21	0	0.11	20	0.03	0.05	55
Nonfarm non-residential	30–89 days past due	0.04	0.13	29	0.03	0.20	23	0.03	0.13	31	0.10	0.23	44	0.15	0.14	54
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.06	0.45	15	0.21	0.78	16	0.05	0.45	12	0.21	0.80	17	0.26	0.28	53
Owner Occupied	30–89 days past due	0.02	0.04	39	0.02	0.06	40	0.01	0.04	32	0.01	0.07	32	0.06	0.07	55
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.04	0.17	25	0.17	0.32	34	0.04	0.17	23	0.14	0.27	32	0.16	0.16	58
Other	30–89 days past due	0.02	0.08	45	0.02	0.12	33	0.02	0.08	50	0.09	0.14	58	0.08	0.07	69
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.02	0.24	22	0.04	0.40	19	0.02	0.23	23	0.07	0.44	21	0.10	0.10	58
Farmland	30–89 days past due	0	0.17	31	1.25	0.13	94	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0.44	1.14	54	0	0.69	23	0.44	1.13	50	0.59	0.84	56
Credit card	30–89 days past due	1.06	0.87	64	0.99	0.75	64	0.76	0.81	38	1.23	0.95	70	1.32	1.19	58
	90+ days past due	0.71	0.45	68	0.96	0.56	68	0.82	0.45	73	0.81	0.63	59	1.12	0.78	64
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,122,291	3,103,399	3,121,945	3,103,913	3,141,030										
Retained earnings	2,023,709	1,587,950	1,932,380	1,481,093	1,184,183										
Accumulated other comprehensive income (AOCI)	-31,153	123,548	107,186	175,849	30,534										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	5,114,847	4,814,897	5,161,511	4,760,855	4,355,747										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,875,572	1,996,811	1,845,823	1,998,714	2,006,101										
Accumulated other comprehensive income-related adjustments	-31,153	123,548	107,185	175,849	30,535										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,270,428	2,694,538	3,208,503	2,586,292	2,319,111										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,270,428	2,694,538	3,208,503	2,586,292	2,319,111										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	217,126	217,126	217,126	217,126	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	123	123	123	123	123										
Additional tier 1 capital before deductions	217,249	217,249	217,249	217,249	123										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	217,249	217,249	217,249	217,249	123										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	429,000	653,000	429,000	653,000	743,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	225,475	219,253	205,847	221,864	97,141										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	654,475	872,253	634,847	874,864	840,141										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	654,475	872,253	634,847	874,864	840,141										
Exited advanced approach tier 2 capital															
Total capital	4,142,152	3,784,040	4,060,599	3,678,405	3,159,375										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	38,681,760	34,653,246	37,164,486	34,467,621	27,552,013										
Less: Deductions from common equity tier 1 capital	1,875,572	1,996,811	1,845,823	1,998,714	2,006,101										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	36,806,188	32,656,435	35,318,663	32,468,907	25,545,912										
Total risk-weighted assets	31,170,258	26,105,158	29,349,534	25,791,896	23,911,069										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.49	12.18	28	10.32	12.54	17	10.93	12.37	28	10.03	12.35	17	9.70	12.11	14
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.19	12.88	23	11.15	13.31	13	11.67	13.11	28	10.87	13.08	14	9.70	12.78	3
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.29	14.72	25	14.50	15.37	40	13.84	14.91	33	14.26	15.23	38	13.21	14.36	35
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.48	9.06	66	8.92	9.15	44	9.70	8.98	70	8.63	9.13	39	9.08	9.76	35
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		4,036			3,225			10,516			10,055			9,344		25.15	117.11
Other insurance activities income		4,036			3,225			10,516			10,055			9,344		25.15	117.11
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		841,136			748,643			761,872			743,900			652,709		12.35	375.99

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	1.16	0.38	82	1.01	0.38	82	0.78	0.36	80	0.88	0.41	80	0.91	0.47	80			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	22.43	12.22	89	23.45	11	94	20.65	12	85	24.09	11.03	95	27.04	11.51	96			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	65,261	92,527	65,071	82,064	39,049
Real estate loans.....	1,594	2,412	1,137	3,258	4,926
Commercial and industrial loans	63,667	90,115	63,934	78,806	34,123
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	65,261	92,527	65,071	82,064	39,049
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-29.47	10.28	14	146.75	-6.17	95	-20.71	6.83	20	110.16	-2.40	95	726.08	22.48	94
Total selected assets.....	-29.47	17.19	9	146.75	-2.56	94	-20.71	9.48	20	110.16	2.04	94	726.08	12.40	95
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.17	2.96	3.80	3.60	4.58
Dollar Amount in Thousands		03/31/2022	03/31/2021	12/31/2021	12/31/2020
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	24,676	0	99,766	119,065	113,982		229.23
Dividends	24,676	0	99,766	119,065	113,982		229.23
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	895	1,242	4,752	3,725	2,545	-27.94	1143.06
Dividends	22	23	89	119	178	-4.35	10.00
Interest	873	1,219	4,663	3,606	2,367	-28.38	1578.85
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	25,571	1,242	104,518	122,790	116,527	1958.86	237.93
Securities gains (losses)	0	0	0	0	0		
Other operating income	8,235	9,126	43,452	22,842	25,416	-9.76	310.11
Total operating income	33,806	10,368	147,970	145,632	141,943	226.06	253.07
Operating Expenses							
Personnel expenses	9,448	5,399	24,953	18,737	21,225	75.00	171.88
Interest expense	3,315	4,933	19,774	19,798	12,227	-32.80	71.76
Other expenses	1,509	1,476	5,826	6,985	7,696	2.24	58.68
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	14,272	11,808	50,553	45,520	41,148	20.87	124.54
Income (loss) before taxes	19,534	-1,440	97,417	100,112	100,795		506.83
Applicable income taxes (credit)	-3,983	-1,941	-3,089	-5,370	-4,458		
Extraordinary items							
Income before undistributed income of subsidiaries	23,517	501	100,506	105,482	105,253	4594.01	172.25
Equity in undistributed income of subsidiaries	105,592	124,926	426,818	206,838	295,628	-15.48	240.45
Bank subsidiaries	105,019	124,486	424,978	205,327	294,354	-15.64	240.07
Nonbank subsidiaries	573	440	1,840	1,511	1,274	30.23	330.83
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	129,109	125,427	527,324	312,320	400,881	2.94	225.60
Memoranda							
Bank net income	129,695	124,486	524,744	324,392	408,336	4.18	237.95
Nonbank net income	595	463	1,929	1,630	1,452	28.51	288.89
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		5,295,770	92.53	5,044,355	91.46	5,329,003	92.85	4,972,160	4,653,310	4.98	195.09
Common and preferred stock		5,295,770	92.53	5,044,355	91.46	5,329,003	92.85	4,972,160	4,653,310	4.98	195.09
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		180,806	3.16	137,391	2.49	171,420	2.99	126,763	109,271	31.60	155.94
Common and preferred stock		180,806	3.16	137,391	2.49	171,420	2.99	126,763	109,271	31.60	155.94
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		211,526	3.70	296,771	5.38	184,131	3.21	275,806	182,035	-28.72	270.68
Cash and due from unrelated depository institution		407	0.01	77	0	523	0.01	82	56	428.57	-26.93
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		20,139	0.35	20,139	0.37	20,139	0.35	20,139	20,139	0.00	0.00
Other assets		14,825	0.26	16,342	0.30	24,191	0.42	57,228	21,160	-9.28	102.44
Balance due from subsidiaries and related institutions		21	0	15	0	10,209	0.18	0	0	40.00	
Total assets		5,723,494	100.00	5,515,090	100.00	5,739,616	100.00	5,452,178	4,985,971	3.78	193.45
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		297,126	5.19	415,779	7.54	297,029	5.18	415,639	495,142	-28.54	110.99
Other liabilities		2,507	0.04	4,766	0.09	5,838	0.10	6,281	7,462	-47.40	-37.48
Balance due to subsidiaries and related institutions		142,911	2.50	135,021	2.45	126,143	2.20	125,648	127,619	5.84	73.28
Total liabilities		442,544	7.73	555,566	10.07	429,010	7.47	547,568	630,223	-20.34	94.69
Equity Capital		5,280,950	92.27	4,959,524	89.93	5,310,606	92.53	4,904,610	4,355,748	6.48	206.48
Perpetual preferred stock (income surplus)		217,126	3.79	217,126	3.94	217,126	3.78	217,126	0	0.00	
Common stock		76,377	1.33	76,088	1.38	76,143	1.33	75,850	76,564	0.38	53.40
Common surplus		3,045,914	53.22	3,027,311	54.89	3,045,802	53.07	3,028,062	3,064,467	0.61	138.94
Retained earnings		1,972,686	34.47	1,515,451	27.48	1,864,350	32.48	1,407,723	1,184,183	30.17	376.84
Accumulated other comprehensive income		-31,153	-0.54	123,548	2.24	107,185	1.87	175,849	30,534		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		5,723,494	100.00	5,515,090	100.00	5,739,616	100.00	5,452,178	4,985,971	3.78	193.45
Memoranda											
Loans and advances from bank subsidiaries		16,644	0.29	9,250	0.17	0	0	0	2,460	79.94	
Loans and advances from nonbank subsidiaries		126,267	2.21	125,771	2.28	126,143	2.20	125,648	125,159	0.39	53.10
Notes payable to subsidiaries that issued TPS		122,272	2.14	121,776	2.21	122,148	2.13	121,653	121,157	0.41	52.84
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.01	9.94	41	10.13	12.54	32	10.32	11.94	41	6.89	7.29	41	9.84	9.68	53
Bank net income / Average equity investment in banks	9.77	10.44	46	9.94	12.55	32	10.19	11.80	40	6.78	7.45	38	9.36	10.51	43
Nonbank net income / Average equity investment in nonbanks	1.35	11.36	28	1.40	12.53	25	1.28	13.12	24	1.39	9.75	29	1.46	7.89	27
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69			10.11			7.01			8.55		
Bank net income / Parent net income	100.45	97.54	35	99.25	95.97	31	99.51	96.79	33	103.87	88.16	60	101.86	82.22	46
Nonbank net income / Parent net income	0.46	3.43	47	0.37	2.83	44	0.37	3.40	44	0.52	3.59	45	0.36	5.93	41
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	8.38	16.87	36	11.20	17.74	44	8.08	16.81	35	11.16	20.06	42	14.47	20.43	58
Total debt / Equity capital	5.63	11.65	40	8.38	11.90	51	5.59	11.71	41	8.47	14.41	49	11.37	14.31	63
Total debt + notes payable to subs that issued TPS / Equity capital	7.94	13.71	40	10.84	14.30	49	7.89	13.63	38	10.95	16.67	47	14.15	16.36	65
Total debt + Loans guaranteed for affiliate / Equity capital	5.63	11.72	40	8.38	12.02	50	5.59	11.77	40	8.47	14.68	48	11.37	14.56	62
Total debt / Equity capital – excess over fair value	5.63	11.75	40	8.38	12	51	5.59	11.81	41	8.47	14.52	49	11.37	14.51	63
Long-term debt / Equity capital	5.63	11.08	40	8.38	11.33	51	5.59	10.95	41	8.47	13.56	50	11.37	13.04	63
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	22.60	40.81	32	26.62	35.48	41	22.60	39.86	33	26.62	34.67	39	21.86	28.44	47
Double Leverage															
Equity investment in subs / Equity capital	103.70	103.47	56	104.48	102.85	62	103.57	103.22	55	103.96	102.81	59	109.34	103.22	80
Total investment in subs / Equity capital	103.70	108.45	44	104.48	108.21	53	103.57	108.40	44	103.96	110.16	44	109.34	111.07	64
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.38	0.38	60	0.44	0.22	69	0.36	0.29	61	0.62	0.47	59	1.01	0.36	79
Equity investment in subs – equity cap / Net income-div (X)	0.45	1.31	31	0.52	0.74	49	0.42	1.05	30	0.76	1.82	28	1.16	1.22	53
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	107.83	129.62	47	41.71	111.20	19	124.59	152.85	43	147.31	136.59	64	160.92	177.68	51
Cash from ops + noncash items + op expense / Op expense + dividend	176.69	125.04	69	194.80	98.58	86	137.82	154.48	49	105.59	147.24	26	160.96	190.27	42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	148.77	98.29	76	171.08	85.35	81	66.41	98.54	23	151.39	134.08	69	187.30	116.34	88
Pretax operating income + interest expense / Interest expense	689.26	2,251.18	38	70.81	1,142.88	27	592.65	1,835.33	26	605.67	2,016.32	36	924.36	1,968.54	38
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	574.36	1,728.15	34	74.84	1,357.31	25	525.35	1,770.77	24	519.26	1,539.23	32	647.06	1,632.83	30
Dividends + interest from subsidiaries / Interest expense + dividends	106.16	145.40	43	5.49	117.86	16	115.53	174.12	32	159.92	150.43	62	187.78	210.80	50
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.69	3.42	59	3.15	3.97	52	3.15	3.44	54	4.98	3.85	64	1.93	2.64	53
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.24			0.05			0.17		0.10		0.04
Nonaccrual					0.75			1.22			0.92		1.03		0.54
Total					1			1.27			1.09		1.13		0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.03	1.70	42	0.03	1.80	44	0.03	1.76	45	0.03	2.66	41	0.04	5.62	38
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	88.33	64.91	70	3,533.13	74.87	98	70.34	66.37	56	54.02	81.10	32	47.34	57.84	49
Dividends declared / Net income	16.09	33.46	22	14.11	23.13	30	13.41	28.27	21	18.25	42.29	17	12.43	33.08	15
Net income – dividends / Average equity.....	7.56	6.76	62	8.70	9.52	50	8.94	8.62	61	5.63	4.14	71	8.62	6.46	80
Percent of Dividends Paid															
Dividends from bank subsidiaries	118.79	124.34	52	0	101.14	15	141.12	155.92	49	208.94	132.17	75	228.75	178.13	65
Dividends from nonbank subsidiaries	0.11	1.65	78	0.13	3.28	73	0.13	4.90	54	0.21	3.41	60	0.36	7.53	52
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	118.90	153.16	46	0.13	128.99	18	141.25	203.53	40	209.15	174.85	70	229.11	260.40	54
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	19.03	43.39	33	0	30.63	14	19.01	45.96	20	36.70	60.28	29	27.91	66.55	19
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	19.03	49.34	31	0	33.49	8	19.01	51.33	20	36.70	62.88	28	27.91	69.36	17
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	3.70	31.46	60	4.97	47.24	52	4.61	62.63	20	7.30	56.39	39	12.26	82.95	35
Interest income from nonbank subsidiaries.....	146.72	2.20	98	263.28	2.80	97	241.73	2.44	97	221.23	7.38	96	163.02	20.25	91
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	150.42	39.06	91	268.25	69.48	87	246.35	87.22	86	228.53	79.84	86	175.28	150.41	72
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	72.99	60.28	40	0	58.57	15	67.42	74.16	23	81.76	69.76	36	80.30	67.32	36
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	72.99	73.91	31	0	71.70	7	67.42	83.13	20	81.76	82.20	26	80.30	78.80	29
Dividends from nonbank subsidiaries	0.07	4.30	72	0.22	5.32	73	0.06	3.07	50	0.08	1.95	55	0.13	2.65	50
Interest income from nonbank subsidiaries.....	2.58	0.21	91	11.76	0.82	91	3.15	0.18	93	2.48	0.73	88	1.67	1.19	84
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	2.65	6.88	74	11.98	10.59	74	3.21	4.67	71	2.56	4.70	67	1.79	7.29	56
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	48.10	28.43	72	32.47	29.59	62	42.47	26.38	70	30.23	27.08	60	25.77	28.33	59